

Amendments to the Claims

Claims 4 and 15-89 are canceled. Claims 1, 3, 5, 6, 8, 9, and 13 are being amended. Claim 90 has been added. Claims 2, 7, 10-12, and 14 are also pending. The following listing of claims replaces all previous versions of the claims in the application.

Listing of Claims

1. (currently amended) A method for detecting and preventing electronic fraud in electronic transactions between a client and a user, the method comprising:

generating a fraud detection and prevention model software component for using a plurality of intelligent technologies to determine whether information sent by the user to the client associated with a new electronic transaction is fraudulent, wherein the model software component is trained on a database of past electronic transactions provided by the client;

querying the model software component with a current electronic transaction to determine whether information sent by the user to the client associated with the current electronic transaction is fraudulent; and

updating the model software component with the current electronic transaction, wherein the fraud detection and prevention model software component comprises a plurality of

sub-models, each sub-model implementing an intelligent technology to determine whether the electronic transaction is fraudulent, wherein the plurality of sub-models respectively implement neural network technology, rule-based reasoning technology, data mining technology, and case-based reasoning technology.

2. (original) The method of claim 1, wherein the electronic transactions comprise web-based transactions and transactions conducted over wireless networks with the user of cellular phones.

3. (currently amended) The method of claim 1, wherein the plurality of intelligent technologies further ~~comprise one or more of the following: neural networks; multi-agents; data mining; case-based reasoning; rule-based reasoning; , fuzzy logic; , constraint programming; , and genetic algorithms.~~

4. (canceled)

5. (currently amended) The method of claim 4 1, wherein the fraud detection and prevention model software component comprises a binary file for implementing the plurality of sub-models software components.

6. (currently amended) The method of claim 1, wherein training the model software component on a database of past electronic transactions provided by the client comprises training the plurality of sub-models ~~software components~~ and creating ~~the~~ a binary file for implementing the plurality of sub-models ~~software components~~.

7. (original) The method of claim 1, wherein the database of past electronic transactions comprises a plurality of tables, wherein each table comprises a plurality of data fields and data records associated with a plurality of electronic transactions.

8. (currently amended) The method of claim 1, wherein querying the model software component with a current electronic transaction to determine whether information sent by the user to the client associated with the current electronic transaction is fraudulent comprises providing the information as input to ~~the~~ a binary file and running the binary file to generate a binary output decision on whether the electronic transaction is fraudulent or not.

9. (currently amended) The method of claim 8,

wherein running the binary file to generate ~~an~~ the output decision on whether the electronic transaction is fraudulent comprises running the plurality of sub-models ~~software components~~ to generate a plurality of sub-model decisions and combining the plurality of sub-model decisions to generate the output decision.

10. (original) The method of claim 9, wherein combining the plurality of sub-model decisions to generate the output decision comprises assigning a vote to each sub-model decision and generating the output decision based on the majority of votes determining whether the electronic transaction is fraudulent or not.

11. (original) The method of claim 9, wherein combining the plurality of sub-model decisions to generate the output decision comprises assigning a weighted vote to each one of the sub-models, wherein the weighted vote is assigned to prioritize the sub-model decisions, and generating the output decision based on the highest number of votes determining whether the electronic transaction is fraudulent or not.

12. (original) The method of claim 9, wherein combining the plurality of sub-model decisions to generate the

output decision comprises providing a plurality of meta-rules to determine how the sub-model decisions are combined to generate the output decision.

13. (currently amended) The method of claim 1, wherein updating the model software component with the current electronic transaction comprises updating ~~the~~ a binary file without retraining the model.

14. (original) The method of claim 1, wherein updating the model software component with the current electronic transaction further comprises updating the database with the current electronic transaction and retraining the model to generate a new binary file.

15-89. (canceled)

90. (new) The method of claim 1, wherein generating the fraud detection and prevention model software component comprises using a model training interface to select which sub-models are to be included in the fraud detection and prevention model software component.